Fill in this information to identify the case:

Debtor 1 Eric K Kowou

Debtor 2 ______________________

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 21-10206-amc

Official Form 410S1

# Notice of Mortgage Payment Change

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due.** See Bankruptcy Rule 3002.1.

**Name of creditor:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**Court claim no**. (if known): 17-1

**Last 4 digits** of any number you use to identify the debtor's account: 2033

**Date of payment change:** 1/1/2025
Must be at least 21 days after date of this notice

**New total payment:** $1,006.47
Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

□ No.
■ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:
______________________________________________

**Current escrow payment:** $304.95 **New escrow payment:** $324.10

## Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

■ No
□ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:
______________________________________________

**Current interest rate:** **New interest rate:**

**Current principal and interest payment:** **New principal and interest payment:**

## Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

■ No
□ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______________________________________________

**Current mortgage payment** **New mortgage payment:**

Debtor 1 Eric K Kowou — Print Name / Middle Name / Last Name

Case number *(if known)* 21-10206-amc

| **Part 4:** | **Sign Here** |
|---|---|

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

■ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✘ /s/ Michelle L. McGowan
Signature

Date 11/12/2024

Print Michelle L. McGowan
First Name Middle Name Last Name

Title Au horized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Rd, Suite 450
Number Street

Alpharetta GA 30004
City State ZIP Code

Contact Phone 470-321-7112

Email mimcgowan@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on November 18, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Eric K Kowou
1228 Magee Avenue
Philadelphia, PA 19111

And via electronic mail to:

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
1234 Market Street - Suite 1813
Philadelphia, PA 19107

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

By: /s/ Jai Young

shellpoint®

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
For Inquiries: 800-365-7107

[redacted]

Analysis Date: October 17, 2024
Loan: [redacted]

ERIC K KOWOU
MANSA AWUDI
1228 MAGEE AVE
PHILADELPHIA PA 19111

Property Address:
1228 MAGEE AVE
PHILADELPHIA, PA 19111

## Annual Escrow Account Disclosure Statement - Account History

**THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY**

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| **Payment Information** | **Contractual** | **Effective Jan 01, 2025** |
|---|---|---|
| P & I Pmt: | $682.37 | $682.37 |
| Escrow Pmt: | $304.95 | $324.10 |
| Other Funds Pmt: | $0.00 | $0.00 |
| Asst. Pmt (-): | $0.00 | $0.00 |
| Reserve Acct Pmt: | $0.00 | $0.00 |
| Total Payment: | $987.32 | $1,006.47 |

| **Prior Esc Pmt** | **February 01, 2024** |
|---|---|
| P & I Pmt: | $682.37 |
| Escrow Pmt: | $304.95 |
| Other Funds Pmt: | $0.00 |
| Asst. Pmt (-): | $0.00 |
| Resrv Acct Pmt: | $0.00 |
| Total Payment: | $987.32 |

| **Escrow Balance Calculation** | |
|---|---|
| Due Date: | June 01, 2024 |
| Escrow Balance: | $308.89 |
| Anticipated Pmts to Escrow: | $2,134.65 |
| Anticipated Pmts from Escrow (-): | $267.03 |
| Anticipated Escrow Balance: | $2,176.51 |

| **Shortage/Overage Information** | **Effective Jan 01, 2025** |
|---|---|
| Upcoming Total Annual Bills | $3,889.20 |
| Required Cushion | $470.18 |
| Required Starting Balance | $1,645.63 |
| Escrow Shortage | $0.00 |

[redacted]

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 470.18. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 648.20 or 1/6 of the anticipated payment from the account.

*** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from Feb 2024 to Dec 2024. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Date | Payments to Escrow Anticipated | Payments to Escrow Actual | Payments From Escrow Anticipated | Payments From Escrow Actual | | Description | Escrow Balance Required | Escrow Balance Actual |
|---|---|---|---|---|---|---|---|---|
| | | | | | | Starting Balance | 1,727.53 | 863.73 |
| Feb 2024 | 304.95 | 279.14 | 89.01 | 89.01 | * | PMI | 1,943.47 | 1,053.86 |
| Feb 2024 | | 227.21 | | | * | Escrow Only Payment | 1,943.47 | 1,281.07 |
| Feb 2024 | | 25.81 | | | * | Escrow Only Payment | 1,943.47 | 1,306.88 |
| Feb 2024 | | | | 1,527.18 | * | City Tax | 1,943.47 | (220.30) |
| Mar 2024 | 304.95 | | 1,527.18 | | * | City Tax | 721.24 | (220.30) |
| Mar 2024 | | 279.14 | 89.01 | 89.01 | * | PMI | 632.23 | (30.17) |
| Mar 2024 | | 400.52 | | | * | Escrow Only Payment | 632.23 | 370.35 |
| Mar 2024 | | 25.81 | | | * | Escrow Only Payment | 632.23 | 396.16 |
| Apr 2024 | 304.95 | 279.14 | 89.01 | 89.01 | * | PMI | 848.17 | 586.29 |
| Apr 2024 | | 25.81 | | | * | Escrow Only Payment | 848.17 | 612.10 |
| May 2024 | 304.95 | 279.14 | 89.01 | 89.01 | * | PMI | 1,064.11 | 802.23 |
| May 2024 | | 25.81 | | | * | Escrow Only Payment | 1,064.11 | 828.04 |
| Jun 2024 | 304.95 | 304.95 | 89.01 | 89.01 | | PMI | 1,280.05 | 1,043.98 |
| Jun 2024 | | | | 1,293.90 | * | Hazard | 1,280.05 | (249.92) |
| Jul 2024 | 304.95 | | 1,064.11 | | * | Hazard | 520.89 | (249.92) |
| Jul 2024 | | 304.95 | 89.01 | 89.01 | * | PMI | 431.88 | (33.98) |
| Aug 2024 | 304.95 | 304.95 | 89.01 | 89.01 | | PMI | 647.82 | 181.96 |
| Sep 2024 | 304.95 | 304.95 | 89.01 | 89.01 | | PMI | 863.76 | 397.90 |
| Oct 2024 | 304.95 | | 89.01 | 89.01 | * | PMI | 1,079.70 | 308.89 |
| Nov 2024 | 304.95 | | 89.01 | | * | PMI | 1,295.64 | 308.89 |
| Dec 2024 | 304.95 | | 89.01 | | * | PMI | 1,511.58 | 308.89 |
| | | | | | | Anticipated Transactions | 1,511.58 | 308.89 |
| Oct 2024 | | P | | 89.01 | | PMI | | 219.88 |
| Nov 2024 | | P | | 89.01 | | PMI | | 130.87 |
| Dec 2024 | | 2,134.65 P | | 89.01 | | PMI | | 2,176.51 |

| | | | |
|---|---|---|---|
| $3,354.45 | $5,201.98 | $3,570.40 | $3,889.20 |

**An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.**
**P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .**

Shellpoint Mortgage Servicing
For Inquiries: 800-365-7107 [redacted]

Analysis Date: October 17, 2024
Loan: [redacted]

## Annual Escrow Account Disclosure Statement - Projections for Coming Year

**THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account
Your unpaid pre-petition escrow Amount is $0.00. This amount has been removed from the projected starting balance.

Original Pre-Petition Amouont $1,125.34, Paid Pre-Petition Amount $1,125.34, Remaining Pre-Petition Amount $0.00.

| Date | Anticipated Payments | | | Escrow Balance | |
|---|---|---|---|---|---|
| | To Escrow | From Escrow | Description | Anticipated | Required |
| | | | Starting Balance | 2,176.51 | 1,645.63 |
| Jan 2025 | 324.10 | 89.01 | PMI | 2,411.60 | 1,880.72 |
| Feb 2025 | 324.10 | 89.01 | PMI | 2,646.69 | 2,115.81 |
| Mar 2025 | 324.10 | 1,527.18 | City Tax | 1,443.61 | 912.73 |
| Mar 2025 | | 89.01 | PMI | 1,354.60 | 823.72 |
| Apr 2025 | 324.10 | 89.01 | PMI | 1,589.69 | 1,058.81 |
| May 2025 | 324.10 | 89.01 | PMI | 1,824.78 | 1,293.90 |
| Jun 2025 | 324.10 | 89.01 | PMI | 2,059.87 | 1,528.99 |
| Jul 2025 | 324.10 | 1,293.90 | Hazard | 1,090.07 | 559.19 |
| Jul 2025 | | 89.01 | PMI | 1,001.06 | 470.18 |
| Aug 2025 | 324.10 | 89.01 | PMI | 1,236.15 | 705.27 |
| Sep 2025 | 324.10 | 89.01 | PMI | 1,471.24 | 940.36 |
| Oct 2025 | 324.10 | 89.01 | PMI | 1,706.33 | 1,175.45 |
| Nov 2025 | 324.10 | 89.01 | PMI | 1,941.42 | 1,410.54 |
| Dec 2025 | 324.10 | 89.01 | PMI | 2,176.51 | 1,645.63 |
| | $3,889.20 | $3,889.20 | | | |

**G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.**

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,176.51. Your starting balance (escrow balance required) according to this analysis should be $1,645.63. [redacted]

We anticipate the total of your coming year bills to be 3,889.20. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

| **New Escrow Payment Calculation** | |
|---|---|
| Unadjusted Escrow Payment | $324.10 |
| Surplus Reduction: | $0.00 |
| Shortage Installment: | $0.00 |
| Rounding Adjustment Amount: | $0.00 |
| Escrow Payment: | $324.10 |

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**Please read the following important notices as they may affect your rights.**

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's [redacted]

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

**Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.**

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address

Shellpoint Mortgage Servicing
P.O. Box 10826

Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

**Our system of record has your preferred language as English.**

**If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.**

**Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.**

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas